Exhibit 12

Michigan Department of Consumer and Industry Services Michigan State Housing Development Authority

MSHDA SINGLE FAMILY PROGRAM INCOME LIMITS FOR DOWN PAYMENT ASSISTANCE METRO COUNTIES

HOUSEHOLD SIZE

COUNTY	1	2	3	4	5	6	7	8
Allegan	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,650	\$56,650	\$56,650
Bay	\$30,900	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$56,650
Berrien	\$30,850	\$35,250	\$39,650	\$44,100	\$47,600	\$51,150	\$54,650	\$56,650
Calhoun	\$31,550	\$36,050	\$40,550	\$45,050	\$48,650	\$52,250	\$55,850	\$56,650
Clinton	\$35,600	\$40,700	\$45,800	\$50,900	\$54,950	\$56,650	\$56,650	\$56,650
Eaton	\$35,600	\$40,700	\$45,800	\$50,900	\$54,950	\$56,650	\$56,650	\$56,650
Genesee	\$31,150	\$35,600	\$40,050	\$44,500	\$48,050	\$51,600	\$55,150	\$56,650
Ingham	\$35,600	\$40,700	\$45,800	\$50,900	\$54,950	\$56,650	\$56,650	\$56,650
Jackson	\$32,000	\$36,550	\$41,100	\$45,700	\$49,350	\$53,000	\$56,650	\$56,650
Kalamazoo	\$31,550	\$36,050	\$40,550	\$45,050	\$48,650	\$52,250	\$55,850	\$56,650
Kent	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,650	\$56,650	\$56,650
Lapeer	\$39,150	\$44,750	\$50,350	\$55,900	\$56,650	\$56,650	\$56,650	\$56,650
Lenawee	\$39,550	\$45,200	\$50,850	\$56,500	\$56,650	\$56,650	\$56,650	\$56,650
Livingston	\$39,550	\$45,200	\$50,850	\$56,500	\$56,650	\$56,650	\$56,650	\$56,650
Macomb	\$39,150	\$44,750	\$50,350	\$55,900	\$56,650	\$56,650	\$56,650	\$56,650
Midland	\$30,900	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$56,650
Monroe	\$39,150	\$44,750	\$50,350	\$55,900	\$56,650	\$56,650	\$56,650	\$56,650
Muskegon	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,650	\$56,650	\$56,650
Oakland	\$39,150	\$44,750	\$50,350	\$55,900	\$56,650	\$56,650	\$56,650	\$56,650
Ottawa	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,650	\$56,650	\$56,650
Saginaw	\$30,900	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$56,650
St. Clair	\$39,150	\$44,750	\$50,350	\$55,900	\$56,650	\$56,650	\$56,650	\$56,650
Van Buren	\$31,550	\$36,050	\$40,550	\$45,050	\$48,650	\$52,250	\$55,850	\$56,650
Washtenaw	\$39,550	\$45,200	\$50,850	\$56,500	\$56,650	\$56,650	\$56,650	\$56,650
Wayne	\$39,150	\$44,750	\$50,350	\$55,900	\$56,650	\$56,650	\$56,650	\$56,650

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Exhibit 12

Michigan Department of Consumer and Industry Services Michigan State Housing Development Authority

MSHDA SINGLE FAMILY PROGRAM INCOME LIMITS FOR DOWN PAYMENT ASSISTANCE NON-METRO COUNTIES

HOUSEHOLD SIZE

COUNTY	1	2	3	4	5	6	7	8
Alcona	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Alger	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Alpena	\$27,250	\$31,150	\$35,050	\$38,950	\$42,100	\$44,000	\$44,000	\$44,000
Antrim	\$27,800	\$31,750	\$35,700	\$39,700	\$42,850	\$44,000	\$44,000	\$44,000
Arenac	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Baraga	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Barry	\$32,150	\$36,750	\$41,350	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000
Benzie	\$28,200	\$32,250	\$36,300	\$40,300	\$43,550	\$44,000	\$44,000	\$44,000
Branch	\$27,900	\$31,850	\$35,850	\$39,850	\$43,050	\$44,000	\$44,000	\$44,000
Cass	\$29,050	\$33,200	\$37,350	\$41,500	\$44,000	\$44,000	\$44,000	\$44,000
Charlevoix	\$28,500	\$32,600	\$36,650	\$40,700	\$44,000	\$44,000	\$44,000	\$44,000
Cheboygan	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Chippewa	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Clare	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Crawford	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Delta	\$28,150	\$32,200	\$36,200	\$40,250	\$43,450	\$44,000	\$44,000	\$44,000
Dickinson	\$27,250	\$31,150	\$35,050	\$38,950	\$42,100	\$44,000	\$44,000	\$44,000
Emmet	\$31,400	\$35,900	\$40,400	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000
Gladwin	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Gogebic	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Grand Traverse	\$32,500	\$37,100	\$41,750	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000
Gratiot	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Hillsdale	\$29,000	\$33,150	\$37,300	\$41,450	\$44,000	\$44,000	\$44,000	\$44,000
Houghton	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Huron	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Ionia	\$32,600	\$37,250	\$41,900	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000
losco	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Iron	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Isabella	\$28,600	\$32,700	\$36,800	\$40,900	\$44,000	\$44,000	\$44,000	\$44,000
Kalkaska	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Keweenaw	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Lake	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
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Exhibit 12

Michigan Department of Consumer and Industry Services Michigan State Housing Development Authority

MSHDA SINGLE FAMILY PROGRAM INCOME LIMITS FOR DOWN PAYMENT ASSISTANCE NON-METRO COUNTIES

1 2 3

HOUSEHOLD SIZE

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Leelanau	\$34,500	\$39,400	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000
Luce	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Mackinac	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Manistee	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Marquette	\$29,050	\$33,200	\$37,350	\$41,500	\$44,000	\$44,000	\$44,000	\$44,000
Mason	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Mecosta	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Menominee	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Missaukee	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Montcalm	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Montmorency	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Newaygo	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Oceana	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Ogemaw	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Ontonagon	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Osceola	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Oscoda	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Otsego	\$28,450	\$32,500	\$36,600	\$40,650	\$43,900	\$44,000	\$44,000	\$44,000
Presque Isle	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Roscommon	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Saint Joseph	\$29,500	\$33,750	\$37,950	\$42,150	\$44,000	\$44,000	\$44,000	\$44,000
Sanilac	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Schoolcraft	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000
Shiawassee	\$31,000	\$35,450	\$39,900	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000
Tuscola	\$30,700	\$35,050	\$39,450	\$43,850	\$44,000	\$44,000	\$44,000	\$44,000
Wexford	\$27,050	\$30,900	\$34,800	\$38,650	\$41,750	\$44,000	\$44,000	\$44,000

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COUNTY